

EX.B

PO Box 9701
Allen, TX 75013



0000170 04 SP 2.31 **SNGLP T3 1 7066 73111-162109 -C03-P00170-I
VANCE DOTSON
1709 ALBANY AVE
OKLAHOMA CITY OK 73111-1621



Your Dispute Results

Report # 2071-6528-62 for Mar 17, 2025

Hi, Vance. Welcome to your Dispute Results.

Our reinvestigation of the dispute(s) and/or other request(s) you recently submitted is now complete. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

CELTIC BANK/CONFINCO
534636029612....
PLEASE CONTACT CREDIT GRANTOR AT 8664494514

A credit score is a number lenders use to help them determine your creditworthiness. It is generated through statistical models using elements from your credit report; however, your score is not physically stored as part of your credit history on the credit file. Rather, it is typically generated at the time a lender requests your credit report, and is then included as part of the report.

There are many different credit scores used in the financial service industry. Your score may be different from lender to lender (or from car loan to mortgage loan), depending on the type of credit scoring model that was used.

Your credit score is a fluid number, and it changes as the elements in your credit report change. For example, payment updates or a new account could cause your score to fluctuate.

To obtain your VantageScore[®], call 1 888 EXPERIAN (397 3742).

Careful statistical study has shown that inquiries are an indicator of credit risk. The more inquiries that appear on a borrower's credit file, the more likely a borrower may not be able to pay his or her bills as agreed. However, inquiries have a relatively small impact on your credit score. In a credit-scoring model there are other, stronger indicators of future payment performance, such as past payment history and use of credit, that can offset this one bit of information.

Credit scores usually only consider inquiries initiated by you seeking credit. These include mortgage applications, credit card applications and auto loan applications. Inquiries that don't affect your score include consumer requests to view their own credit reports, lenders using credit information for account review purposes, lenders using credit information for "pre-approved" credit offers, or inquiries by employers in making employment decisions.

Designers of credit scoring models review a set of consumers - often over a million - who opened loans at the same time, and determine who paid their loan and who did not. The credit profiles of the consumers who defaulted on the loans are examined to identify common traits they exhibited at the time they applied for the loan (such as number of open accounts; amount of outstanding balances; number and severity of late payments; type, number and age of accounts; recent inquiries, etc.) The designers then build statistical models that assign weights to each variable, and these variables are combined to create a credit score.

7066-03-00-0000170-0015-0002754

Dispute Results (Continued)

Experian and other designers of credit scoring models will not disclose the formula used to calculate your score because this is proprietary information. We also cannot advise you specifically how to raise your score, or how changes to your credit report might impact your score. For general information on how to improve your score, see the back of your credit score report. We calculate your score based on information in your personal credit report and we cannot change the score; however, inaccurate information in your report can be corrected, which may change your score. If you feel that your score does not accurately reflect your credit history, please review your personal credit report. If any information is inaccurate, log on to www.experian.com/disputes or contact us at the toll-free number on your credit report to initiate a dispute. If the dispute process results in a change to your credit report, your score may or may not be impacted when you request a new credit score report.

To obtain your VantageScore[®], call 1 888 EXPERIAN (397 3742).

To order a copy of your VantageScore[®] report with a credit card, log on to www.experian.com/help or call 1 888 EXPERIAN (1 888 397 3742). To order with a check or money order, write to us at:

Experian
P.O. Box 2002
Allen, TX 75013



Be sure to include the following information:

- Your full name including middle initial (and generation such as JR, SR, II, III)
- Social Security number
- Complete addresses for the past two years
- Date of birth
- One copy of a government issued identification card, such as a driver's license, state ID card, etc.
- One copy of a utility bill, bank or insurance statement, etc.

Make sure that each copy is legible and displays your name and current mailing address and the date of issue (statement dates must be recent). We are unable to accept credit card statements, voided checks, lease agreements, magazine subscriptions or postal service forwarding orders as proof.

To protect your personal identification information, Experian does not return correspondence sent to us. Send copies of any documents you wish to provide to us and always retain your original documents.

Please enclose a payment of \$7.95 plus any applicable tax.

Because your score is based on information in your personal credit report, it is very important that you review a copy of your personal credit report carefully for accuracy. To order a copy of your personal credit report with a credit card, log on to www.experian.com/help or call 1 888 EXPERIAN (1 888 397 3742). To order by mail, send all of the information listed above. If you are not eligible for a free report by federal or state law, fees for credit reports, with applicable taxes, are:

California - \$8; Colorado, Massachusetts - 1 free report per calendar year, \$8 thereafter; New Jersey - 1 free report per calendar year, \$8.53 thereafter; Connecticut - \$5.32 for first copy per calendar year, \$7.98 thereafter; Georgia - 2 free reports per calendar year, \$12 thereafter; Maine - 1 free report per 12-month period, \$5 thereafter; Maryland - 1 free report per 12-month period, \$5.30 thereafter; Minnesota - \$3; Montana, \$8.50; Vermont - 1 free report per 12-month period, \$7.50 thereafter. All other states and territories - \$12 plus any applicable tax.

Acceptable forms of payment are credit card, check and money order. If you submit your credit card information by mail, be sure to include the name exactly as it is displayed on the card, the credit card type, the credit card number and the expiration date. Accepted credit cards are American Express, Discover, MasterCard and VISA.

Scores reflect credit payment patterns over time with more emphasis on recent information. In general, a score may improve, if you:

- Pay your bills on time. Delinquent payments and collections can have a major negative impact on a score.
- Keep balances low on credit cards and other "revolving credit." High outstanding debt can affect a score.
- Apply for and open new credit accounts only as needed. Don't open accounts just to have a better credit mix — it probably won't raise your score.
- Pay off debt rather than moving it around. Also don't close unused cards as a short-term strategy to raise your score. Owing the same amount but having fewer open accounts may lower your score.

We cannot advise you specifically how to raise your score, or how changes to your credit report might impact your score. If you feel that your score does not accurately reflect your credit history, please review your personal credit report. If any information is inaccurate, log on to www.experian.com/disputes or contact us at the toll-free number on your credit report to initiate a dispute. If the dispute process results in a change to your credit report, your score may or may not be impacted when you request a new credit score report.

Credit scores consider a wide range of information on your credit report. They do not consider:

- Your race, color, religion, national origin, sex and marital status. U.S. law prohibits credit scoring from considering these facts, as well as any receipt of public assistance, or the exercise of any consumer right under the Consumer Credit Protection Act.
- Your age.

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Dispute Results (Continued)

- Your salary, occupation, title, employer, date employed or employment history. However, lenders may consider this information in making their approval decisions.
- Where you live.
- Any interest rate being charged on a particular credit card or other account.
- Certain types of inquiries (requests for your credit report). The score does not count "consumer disclosure inquiries" that reflect requests you have made for your credit report in order to check it. It also does not count "promotional inquiries" that reflect requests made by lenders in order to make you a "pre-approved" credit offer — or "account review inquiries" that reflect requests made by lenders to review your account with them. Inquiries for employment purposes are not counted

Before credit scores, lenders physically looked over each applicant's credit report to determine whether to grant credit. A lender might deny credit based on a subjective judgment that a consumer already held too much debt, or had too many recent late payments. Not only was this time consuming, but also human judgment was prone to mistakes and bias. Lenders used personal opinion to make a decision about an applicant that may have had little bearing on the applicant's ability to repay debt.

Credit scores help lenders assess risk more fairly because they are consistent and objective. Consumers also benefit from this method. No matter who you are as a person, your credit score only reflects your likelihood to repay debt responsibly, based on your past credit history and current credit status.

If you feel that your score does not accurately reflect your credit history, please review your personal credit report. If any information is inaccurate, log on to www.experian.com/disputes or contact us at the toll-free number on your credit report to initiate a dispute. If the dispute process results in a change to your credit report, your score may or may not be impacted when you request a new credit score report.

Common questions that many consumers have regarding their credit scores are "why didn't my score go up?" or "what can I do to make my score go up?" For example, you might ask if closing two installment accounts would improve your credit score. While this question may appear to be easy to answer, there are many factors to consider. Simply closing two accounts not only lowers the number of open installment accounts (which generally will improve your score) but it also lowers the total number of all open accounts (which generally lowers your score).

Furthermore, such an action will affect the average age of all accounts that could either raise or lower your score. As you can see, one seemingly simple change actually affects a large number of items on your credit report. Therefore, it is impossible to provide an accurate assessment of how one specific action will affect your credit score.

A credit score is based entirely on the information found on your personal credit report. Any change to your credit report could affect your score.

If you feel that your score does not accurately reflect your credit history, please review your personal credit report. If any information is inaccurate, log on to www.experian.com/disputes or contact us at the toll-free number on your credit report to initiate a dispute. If the dispute process results in a change to your credit report, your score may or may not be impacted.

In response to your recent request, we are sending your dispute results. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record. If we were able to make changes to your credit report based on information you provided, or if you requested the addition of a statement, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

How to Read Your Results

Deleted - This item was removed from your credit report. Remains - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. Updated (Your results will indicate which one of the following applies.) - a) The information you disputed has been updated. Please review your report for the details. b) The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details. c) Information on this item has been updated. Please review your report for the details. Processed - This item was either updated or deleted; Please review your report for the details. Verified and Updated - The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated. Please review your report for the details.

Here are your results

Public records

US BANKRUPTCY COURT OKLAHOMA CITY 221237.... Outcome: Deleted - This item was removed from your credit report. Please review your report for the details.

Credit items

Dispute Results (Continued)

BMW FINANCIAL SERVICES 100313.... Outcome: Updated - Information on this item has been updated. Please review your report for the details.

AMEX 3499924574460473 Outcome: Updated - Information on this item has been updated. Please review your report for the details.

CITICARDS CBNA 542418130451.... Outcome: Updated - Information on this item has been updated. Please review your report for the details.

BANK OF AMERICA 440066903539.... Outcome: Updated - Information on this item has been updated. Please review your report for the details.

TINKER FCU 9675552.... Outcome: Remains - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. Please review your report for the details.

TINKER FCU 9675552.... Outcome: Deleted - This item was removed from your credit report. Please review your report for the details.

TINKER FCU 9675552.... Outcome: Remains - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. Please review your report for the details.

JPMCB CARD 426690206452.... Outcome: Updated - Information on this item has been updated. Please review your report for the details.

TINKER FCU 470415150098.... Outcome: Remains - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. Please review your report for the details.

TINKER FCU 470415150086.... Outcome: Remains - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. Please review your report for the details.

CBNA 512106521599.... Outcome: Updated - Information on this item has been updated. Please review your report for the details.

CCS/FIRST SAVINGS BANK 543360119025.... Outcome: Deleted - This item was removed from your credit report. Please review your report for the details.

JPMCB CARD 438857608315.... Outcome: Updated - Information on this item has been updated. Please review your report for the details.

NAVY FEDERAL CR UNION 500001406095540601.... Outcome: Updated - Information on this item has been updated. Please review your report for the details.

JPMCB CARD 546604202031.... Outcome: Updated - Information on this item has been updated. Please review your report for the details.

CORTRUST BANK NA 543668400024.... Outcome: Updated - Information on this item has been updated. Please review your report for the details.

CELTIC BANK/CONFINCO 534636029612.... Outcome: Verified and Updated - The information you disputed has been verified as accurate; however, information unrelated to your dispute has been updated. Please review your report for the details.

DISCOVER BANK 601120885568.... Outcome: Verified and Updated - The information you disputed has been verified as accurate; however, information unrelated to your dispute has been updated. Please review your report for the details.

CCS/FIRST NATIONAL BAN 423980105012.... Outcome: Deleted - This item was removed from your credit report. Please review your report for the details.

FSB BLAZE 518213001194.... Outcome: Deleted - This item was removed from your credit report. Please review your report for the details.

COMMUNICATION FCU 433520530007.... Outcome: Remains - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. Please review your report for the details.

Credit items**Before Dispute**

7055-03-00-0000170-0014-0002753

Dispute Results (Continued)

BMW FINANCIAL SERVICES/CREDIT Partial Acct # 100313....

Status (Sep 2024) Paid, Closed.

1400 CITY VIEW DR COLUMBUS OH 43215; (800) 578 5000

Date opened Aug 2018
 Address ID # 0143348191
 Type Auto Loan
 Responsibility Individual

Terms 72 Months
 Monthly payment Not reported
 Credit limit or original amount \$61,853
 High Balance \$0

Recent Balance Not reported

Payment history: Sep 2018 - Sep 2024

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	OK	OK	OK	OK	OK	OK	OK	OK	CLS			
2023	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	OK	OK
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018										OK	OK	OK

	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23	Nov23	Oct23	Sep23	Aug23	Jul23
Account Balance	\$1,205	\$2,139	\$3,127	\$4,050	\$5,026	\$5,992	\$6,970	\$7,886	\$8,775	\$8,775	\$10,688	\$11,628	\$13,584	\$13,558
Date Payment Received	08.19.24	07.09.24	06.20.24	05.08.24	04.10.24	03.04.24	02.14.24	01.17.24	11.30.23	11.30.23	10.05.23	08.31.23	07.01.23	07.01.23
Scheduled Payment Amount	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995
Actual Amount Paid	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$1,990	\$994	\$2,066	No Data	\$995

	Jun23	May23	Apr23	Mar23	Feb23
Account Balance	\$14,498	\$15,429	\$16,358	\$17,282	\$18,214
Date Payment Received	06.02.23	05.02.23	04.02.23	03.02.23	02.04.23
Scheduled Payment Amount	\$995	\$995	\$995	\$995	\$995
Actual Amount Paid	\$995	\$995	\$995	\$995	\$995

The original amount of this account was \$61,853

After Dispute

BMW FINANCIAL SERVICES/CREDIT Partial Acct # 100313....

Status (Sep 2024) Paid, Closed.

1400 CITY VIEW DR COLUMBUS OH 43215; (800) 578 5000

Date opened Aug 2018
 Address ID # 0143348191
 Type Auto Loan
 Responsibility Individual

Terms 72 Months
 Monthly payment Not reported
 Credit limit or original amount \$61,853
 High Balance Not reported
 Recent payment \$2,203 as of 09/14/2024

Recent Balance Not reported
 This item was updated from our processing of your dispute in Feb 2025.

x means incomplete

Payment history: Sep 2018 - Sep 2024

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	OK	OK	OK	OK	OK	OK	OK	OK	CLS			
2023	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	OK	OK
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018										OK	OK	OK

	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23	Nov23	Oct23	Sep23	Aug23	Jul23
Account Balance	\$1,205	\$2,139	\$3,127	\$4,050	\$5,026	\$5,992	\$6,970	\$7,886	\$8,775	\$8,775	\$10,688	\$11,628	\$13,584	\$13,558
Date Payment Received	08.19.24	07.09.24	06.20.24	05.08.24	04.10.24	03.04.24	02.14.24	01.17.24	11.30.23	11.30.23	10.05.23	08.31.23	07.01.23	07.01.23
Scheduled Payment Amount	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995
Actual Amount Paid	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$1,990	\$994	\$2,066	No Data	\$995

	Jun23	May23	Apr23	Mar23
Account Balance	\$14,498	\$15,429	\$16,358	\$17,282
Date Payment Received	06.02.23	05.02.23	04.02.23	03.02.23
Scheduled Payment Amount	\$995	\$995	\$995	\$995
Actual Amount Paid	\$995	\$995	\$995	\$995

The original amount of this account was \$61,853

Before Dispute

Dispute Results (Continued)

AMERICAN EXPRESS Partial Acct # 3499924574460473
PO BOX 981537 EL PASO TX 79998; (800) 874 2717

Status (Sep 2021) Account charged off.
\$2,285 written off. \$2,206 past due as of Jul 2023.

Date opened
May 2017
Address ID #
0143348191
Type
Credit card
Responsibility
Individual

Terms
1 Months
Monthly payment
Not reported
Credit limit or
original amount
Not reported
High Balance
\$4,969

Recent Balance
\$2,206 as of Jul 2023
This account is scheduled
to continue on record until
Mar 2028.
Comment:
Account closed at
credit grantor's request.

Payment history: Jun 2017 - Jul 2023

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	CO	CO	CO	CO	CO	CO	CO					
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020	2020 In Good Standing											
2019	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2018	2018 In Good Standing											
2017	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



After Dispute

AMERICAN EXPRESS Partial Acct # 3499924574460473
PO BOX 981537 EL PASO TX 79998; (800) 874 2717

Status (Sep 2021) Account charged off.
\$2,285 written off. \$2,206 past due as of
Aug 2023.

X means incomplete

Date opened
May 2017
Address ID #
0143348191
Type
Credit card
Responsibility
Individual

Terms
1 Months
Monthly payment
Not reported
Credit limit or
original amount
Not reported
High Balance
\$4,969

Recent Balance
\$2,206 as of Aug 2023
This account is scheduled
to continue on record until
Mar 2028.
Comment:
Account closed at
credit grantor's request.
This item was updated
from our processing of
your dispute in Feb 2025.

Payment history: Feb 2018 - Aug 2023

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	CO	CO	CO	CO	CO	CO	CO	CO	X	X	X	X
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020	2020 In Good Standing											
2019	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Before Dispute

CITI CARDS/CITIBANK Partial Acct # 542418130451....
PO BOX 6241 SIOUX FALLS SD 57117; (800) 950 5114

Status (Dec 2022) Account charged
off/Never late. \$1,154 written off. \$711 past
due as of Jan 2025.

Date opened
Nov 2014
Address ID #
0143348191
Type
Credit card
Responsibility
Individual

Terms
Not reported
Monthly payment
Not reported
Credit limit or
original amount
\$1,260
High Balance
\$2,673

Recent Balance
\$1,154 as of Jan 2025
This account is scheduled
to continue on record until
Jun 2029.
Comment:
Account closed at
credit grantor's request.

Payment history: Feb 2018 - Jan 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO											
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	CO
2021	2021 In Good Standing											
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Comment History

Account closed at credit grantor's request. | Dec 2024 - Aug 2023

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Dispute Results (Continued)

	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23	Nov23
Account Balance	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154
Date Payment Received	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23	Feb23
Account Balance	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154
Date Payment Received	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	\$1,154	\$1,154
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$1,260

After Dispute

CITI CARDS/CITIBANK Partial Acct # 542418130451.... X
PO BOX 6241 SIOUX FALLS SD 57117; (800) 950 5114

Status (Dec 2022) Account charged off/never late. \$736 past due as of Mar 2025.

Date opened
Nov 2014
Address ID #
0143348191
Type
Credit card
Responsibility
Individual

Terms
Not reported
Monthly payment
Not reported
Credit limit or
original amount
\$1,260
High Balance
\$2,673

Recent Balance
\$1,154 as of Mar 2025
This account is scheduled
to continue on record until
Jun 2029.
Comment:
Account closed at
credit grantor's request.
This item was updated
from our processing of
your dispute in Mar 2025.

Payment history: Apr 2018 - Mar 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	ND	CO									
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	CO
2021	2021 In Good Standing											
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154
Date Payment Received	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154
Date Payment Received	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	\$1,154
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Jan 2025, your credit limit/high balance was \$1,260

Before Dispute

Dispute Results (Continued)

BANK OF AMERICA Partial Acct # 440066903539....
PO BOX 982238 EL PASO TX 79998; (800) 421 2110

Status (Oct 2021) Account charged off.
\$5,225 written off. \$5,225 past due as of
Feb 2025.

Date opened
Jun 2017
Address ID #
0143348191
Type
Credit card
Responsibility
Individual

Terms
Not reported
Monthly payment
Not reported
Credit limit or
original amount
\$7,500
High Balance
\$7,547

Recent Balance
\$5,225 as of Feb 2025
This account is scheduled
to continue on record until
Dec 2027.
Comment:
Account closed at
credit grantor's request.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2020	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2019	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2018		OK	OK	OK	OK	OK	OK	OK	OK	CLS	CLS	CLS



Comment History

Account closed at credit grantor's request. | Jan 2025 - Feb 2022

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225
Date Payment Received	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23	Feb23
Account Balance	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225
Date Payment Received	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Feb 2023 and Jan 2025, your credit limit/high balance was \$7,500

After Dispute

BANK OF AMERICA Partial Acct # 440066903539.... X
PO BOX 982238 EL PASO TX 79998; (800) 421 2110

Status (Nov 2021) Account charged off.
\$5,225 written off. \$5,225 past due as of
Mar 2025.

Date opened
Jun 2017
Address ID #
0143348191
Type
Credit card
Responsibility
Individual

Terms
Not reported
Monthly payment
Not reported
Credit limit or
original amount
\$7,500
High Balance
\$7,547

Recent Balance
\$5,225 as of Mar 2025
This account is scheduled
to continue on record until
Dec 2027.
Comment:
Account closed at
credit grantor's request.

This item was updated
from our processing of
your dispute in Feb 2025.

Payment history: Apr 2018 - Mar 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO	CO									
2024	CO	CO	CO	ND	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	ND	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	ND	CO	CO	CO	CO	CO	CO
2021	OK	OK	OK	OK	OK	ND	OK	OK	OK	OK	OK	OK
2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Comment History

Account closed at credit grantor's request. | Feb 2025

7066-03-00-0000170-0012-0002751

Dispute Results (Continued)

	Feb25	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24
Account Balance	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225
Date Payment Received	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Dec23	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225
Date Payment Received	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Feb 2025, your credit limit/high balance was \$7,500

Before Dispute

TINKER FCU Partial Acct # 9675552....

Status (Aug 2018) Paid, Closed/Never late.

PO BOX 45750 OKLAHOMA CITY OK 73145; (800) 456 4828

Date opened
May 2017Terms
60 MonthsRecent Balance
Not reported

Payment history: May 2017 - Aug 2018

Address ID #
0143348191Monthly payment
Not reportedThis account is scheduled
to continue on record until
Aug 2028.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2018	OK	OK	OK	OK	OK	OK	OK	CLS				
2017					OK	OK	OK	OK	OK	OK	OK	OK

Type

Auto Loan

Responsibility

Individual

Credit limit or
original amount
\$12,605
High Balance
\$0

The original amount of this account was \$12,605

Before Dispute

TINKER FCU Partial Acct # 9675552....

Status (Aug 2021) Account charged off.

PO BOX 45750 OKLAHOMA CITY OK 73145; (800) 456 4828

\$2,268 written off. \$670 past due as of Jan 2025.

Date opened
May 2017Terms
60 MonthsRecent Balance
\$670 as of Jan 2025

Payment history: Feb 2018 - Jan 2025

Address ID #
0143348191Monthly payment
Not reportedThis account is scheduled
to continue on record until
Dec 2027.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO											
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Type

Auto Loan

Responsibility

Individual

Credit limit or
original amount
\$9,581
High Balance
\$0

	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23	Nov23
Account Balance	\$669	\$667	\$666	\$665	\$663	\$662	\$660	\$659	\$658	\$656	\$655	\$654	\$652	\$651
Date Payment Received	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Dispute Results (Continued)

	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23	Feb23
Account Balance	\$550	\$648	\$647	\$2,333	\$2,326	\$2,319	\$2,313	\$2,306	\$2,300
Date Payment Received	08.11.23	08.11.23	08.11.23	01.01.23	01.01.23	01.01.23	01.01.23	01.01.23	01.01.23
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	\$1,690	No Data	No Data	No Data	No Data	No Data	No Data

The original amount of this account was \$9,581

Before Dispute

JPMCB CARD Partial Acct # 426690206452....
PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Status (Aug 2021) Account charged off.
\$5,021 written off. \$5,021 past due as of
Feb 2025.

Date opened
Oct 2013

Address ID #
0143348191

Type
Credit card
Responsibility
Individual

Terms

Not reported

Monthly payment
Not reported

Credit limit or
original amount
\$5,000
High Balance
\$5,033

Recent Balance

\$5,021 as of Feb 2025

This account is scheduled
to continue on record until
Oct 2027.

Comment:
Account closed at
credit grantor's request.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Comment History

Account closed at credit grantor's request. | Jan 2025 - Dec 2024

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021
Date Payment Received	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23
Account Balance	\$5,021	\$5,021	\$5,021	\$5,021
Date Payment Received	11.14.20	11.14.20	11.14.20	11.14.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data

Between Aug 2023 and Jan 2025, your credit limit/high balance was \$5,000

After Dispute

7056-03-00-0000170-0011-0002750

Dispute Results (Continued)

JPMCB CARD Partial Acct # 426690206452.... X
 PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Status (Aug 2021) Account charged off.
 \$5,021 written off. \$5,021 past due as of
 Mar 2025.

Date opened
 Oct 2013
 Address ID #
 0143348191
 Type
 Credit card
 Responsibility
 Individual

Terms
 Not reported X
 Monthly payment
 Not reported X
 Credit limit or
 original amount
 \$5,000
 High Balance
 \$5,033

Recent Balance
 \$5,021 as of Mar 2025
 This account is scheduled
 to continue on record until
 Oct 2027.
 Comment:
 Account closed at
 credit grantor's request.
 This item was updated
 from our processing of
 your dispute in Feb 2025.

Payment history: Apr 2018 - Mar 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO	CO									
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	OK	30	60	90	120	150	180	CO	CO	CO	CO	CO
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Comment History

Account closed at credit grantor's request. Feb 2025

	Feb25	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24
Account Balance	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021
Date Payment Received	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Dec23	Nov23	Oct23	Sep23	Aug23
Account Balance	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021
Date Payment Received	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data

Between Aug 2023 and Feb 2025, your credit limit/high balance was \$5,000

Before Dispute

TINKER FCU Partial Acct # 470415150098....
 PO BOX 45750 OKLAHOMA CITY OK 73145; (800) 456 4828

Status (Mar 2021) Credit card reported lost
 or stolen, closed.

Date opened
 May 2017
 Address ID #
 0143348191
 Type
 Credit card
 Responsibility
 Individual

Terms
 Not reported
 Monthly payment
 Not reported
 Credit limit or
 original amount
 \$5,000
 High Balance
 \$5,105

Recent Balance
 Not reported
 Comment:
 Credit card lost or
 stolen.

Payment history: Jun 2017 - Mar 2021

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	OK	30	CLS									
2020	OK	OK	OK	OK	OK	OK	24	OK	OK	OK	OK	OK
2019	2019 In Good Standing											
2018	2018 In Good Standing											
2017	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Before Dispute

Dispute Results (Continued)

TINKER FCU Partial Acct # 470415150086....

PO BOX 45750 OKLAHOMA CITY OK 73145; (800) 456 4828

Status (Oct 2021) Account charged off.
\$4,378 written off, \$1,010 past due as of
Oct 2021.

Date opened
May 2017
Address ID #
0143348191
Type
Credit card
Responsibility
Individual

Terms
Not reported
Monthly payment
Not reported
Credit limit or
original amount
\$5,000
High Balance
\$5,105

Recent Balance
\$4,378 as of Oct 2021
This account is scheduled
to continue on record until
Apr 2028.
Comment:
Account closed at
credit grantor's request.

Payment history: Mar 2019 - Oct 2021

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	OK	OK	OK	ND	OK	OK	OK	OK	OK	CO		
2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2019			OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



Before Dispute

CBNA Partial Acct # 512106521599....

PO BOX 6217 SIOUX FALLS SD 57117; (877) 816 9063

Status (Nov 2022) Account charged
off/Never late. \$2,532 written off. \$2,532
past due as of Feb 2025.

Date opened
Nov 2014
Address ID #
0143348191
Type
Credit card
Responsibility
Individual

Terms
Not reported
Monthly payment
Not reported
Credit limit or
original amount
\$2,800
High Balance
\$3,604

Recent Balance
\$2,532 as of Feb 2025
This account is scheduled
to continue on record until
May 2029.
Comment:
Account closed at
credit grantor's request.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	CO	CO
2021	2021 In Good Standing											
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Comment History

Account closed at credit grantor's request. | Jan 2025

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532
Date Payment Received	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22
Scheduled Payment Amount	No Data	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23	Feb23
Account Balance	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532
Date Payment Received	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22
Scheduled Payment Amount	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Feb 2023 and Jan 2025, your credit limit/high balance was \$2,800

After Dispute

Dispute Results (Continued)

CBNA Partial Acct # 512106521599.... X
 PO BOX 6217 SIOUX FALLS SD 57117; (877) 816 9063

Status (Nov 2022) Account charged off/never late. \$2,532 written off. \$2,532 past due as of Mar 2025.

X means incomplete

Date opened
Nov 2014
Address ID #
0143348191
Type
Credit card
Responsibility
Individual

Terms
Not reported X
Monthly payment
Not reported X
Credit limit or
original amount
\$2,800
High Balance
\$3,604

Recent Balance
\$2,532 as of Mar 2025
This account is scheduled
to continue on record until
May 2029.
Comment:
Account closed at
credit grantor's request.
This item was updated
from our processing of
your dispute in Mar 2025.

Payment history: Apr 2018 - Mar 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO	CO									
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	CO	CO
2021	2021 In Good Standing											
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532
Date Payment Received	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22
Scheduled Payment Amount	No Data	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532
Date Payment Received	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22
Scheduled Payment Amount	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Jan 2025, your credit limit/high balance was \$2,800

Before Dispute

JPMCB CARD Partial Acct # 438857608315....
 PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Status (Jul 2021) Account charged off.
 \$2,617 written off. \$2,617 past due as of
 Feb 2025.

Date opened
Jul 2013
Address ID #
0143348191
Type
Credit Card
Responsibility
Individual

Terms
Not reported
Monthly payment
Not reported
Credit limit or
original amount
\$2,500
High Balance
\$7,628

Recent Balance
\$2,617 as of Feb 2025
This account is scheduled
to continue on record until
Sep 2027.
Comment:
Account closed at
credit grantor's request.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Comment History

Account closed at credit grantor's request. | Jan 2025 - Dec 2024

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617
Date Payment Received	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Dispute Results (Continued)

	Nov23	Oct23	Sep23	Aug23
Account Balance	\$2,617	\$2,617	\$2,617	\$2,617
Date Payment Received	10.28.20	10.28.20	10.28.20	10.28.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data

Between Aug 2023 and Jan 2025, your credit limit/high balance was \$2,500

After Dispute

JPMCB CARD Partial Acct # 438857608315.... X
 PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Status (Jul 2021) Account charged off.
 \$2,617 written off. \$2,617 past due as of
 Mar 2025.

X means incomplete

Date opened
 Jul 2013
 Address ID #
 0143348191
 Type
 Credit Card
 Responsibility
 Individual

Terms
 Not reported X
 Monthly payment
 Not reported X
 Credit limit or
 original amount
 \$2,500
 High Balance
 \$7,628

Recent Balance
 \$2,617 as of Mar 2025
 This account is scheduled
 to continue on record until
 Sep 2027.
 Comment:
 Account closed at
 credit grantor's request.
 This item was updated
 from our processing of
 your dispute in Feb 2025.

Payment history: Apr 2018 - Mar 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO	CO									
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Comment History

Account closed at credit grantor's request, Feb 2025

	Feb25	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24
Account Balance	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617
Date Payment Received	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Dec23	Nov23	Oct23	Sep23	Aug23
Account Balance	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617
Date Payment Received	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data

Between Aug 2023 and Feb 2025, your credit limit/high balance was \$2,500

Before Dispute

7066-03-00-0000170-0009-0002748

Dispute Results (Continued)

NAVY FEDERAL CR UNION Partial Acct # 500001406095540601....
PO BOX 3700 MERRIFIELD VA 22119; (888) 842 6328

Status (Apr 2022) Account charged off.
\$16,703 written off, \$16,698 past due as of Jan 2025.

Date opened
May 2017
Address ID #
0143348191
Type
Credit card
Responsibility
Individual

Terms
Not reported
Monthly payment
Not reported
Credit limit or
original amount
\$16,600
High Balance
\$16,703

Recent Balance
\$16,698 as of Jan 2025
This account is scheduled
to continue on record until
Jun 2028.

Payment history: Nov 2020 - Jan 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO											
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	ND	ND	CO
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020											OK	OK

	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23	Nov23
Account Balance	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23	Feb23
Account Balance	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$16,600

After Dispute

NAVY FEDERAL CR UNION Partial Acct # 500001406095540601.... X
PO BOX 3700 MERRIFIELD VA 22119; (888) 842 6328

Status (Apr 2022) Account charged off.
\$16,703 written off, \$16,698 past due as of Mar 2025.

X means incomplete

Date opened
May 2017
Address ID #
0143348191
Type
Credit card
Responsibility
Individual

Terms
Not reported X
Monthly payment
Not reported X
Credit limit or
original amount
\$16,600
High Balance
\$16,703

Recent Balance
\$16,698 as of Mar 2025
This account is scheduled
to continue on record until
Jul 2028.
Comment
Completed investigation
of FCRA dispute -
consumer disagrees.
Comment
Account closed at
credit grantor's request.
This item was updated
from our processing of
your dispute in Mar 2025.

Payment history: Apr 2018 - Mar 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO	CO									
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	ND	ND	CO
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Jan 2025, your credit limit/high balance was \$16,600

Dispute Results (Continued)

Before Dispute

JPMCB CARD Partial Acct # 546604202031....
 PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Status (Oct 2021) Account charged off.
 \$3,609 written off. \$3,609 past due as of
 Feb 2025.

Date opened
 Oct 2013
Address ID #
 0143348191
Type
 Credit Card
Responsibility
 Individual

Terms
 Not reported
Monthly payment
 Not reported
Credit limit or original amount
 \$4,200
High Balance
 \$4,104

Recent Balance
 \$3,609 as of Feb 2025
 This account is scheduled to continue on record until Dec 2027.
Comment:
 Account closed at credit grantor's request.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	ND
2021	CO	OK	OK					180	CO	CO	CO	CO
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



Comment History

Account closed at credit grantor's request. | Jan 2025 - Nov 2024

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609
Date Payment Received	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23
Account Balance	\$3,609	\$3,609	\$3,609	\$3,609
Date Payment Received	02.12.21	02.12.21	02.12.21	02.12.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data

Between Aug 2023 and Jan 2025, your credit limit/high balance was \$4,200

After Dispute

JPMCB CARD Partial Acct # 546604202031....
 PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Status (Oct 2021) Account charged off.
 \$3,609 written off. \$3,609 past due as of
 Feb 2025.

Date opened
 Oct 2013
Address ID #
 0143348191
Type
 Credit Card
Responsibility
 Individual

Terms
 Not reported
Monthly payment
 Not reported
Credit limit or original amount
 \$4,200
High Balance
 \$4,104

Recent Balance
 \$3,609 as of Feb 2025
 This account is scheduled to continue on record until Dec 2027.
Comment:
 Account closed at credit grantor's request.
 This item was updated from our processing of your dispute in Feb 2025.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	ND
2021	CO	OK	OK					180	CO	CO	CO	CO
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609
Date Payment Received	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Dispute Results (Continued)

	Nov23	Oct23	Sep23	Aug23
Account Balance	\$3,609	\$3,609	\$3,609	\$3,609
Date Payment Received	02.12.21	02.12.21	02.12.21	02.12.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data

Between Aug 2023 and Jan 2025, your credit limit/high balance was \$4,200

Before Dispute

CORTRUST BANK NA Partial Acct # 543668400024....
 PO BOX 7030 MITCHELL SD 57301; (888) 893 9826

Status (Jun 2021) Account charged off.
 \$1,941 written off. \$1,941 past due as of
 Feb 2025.

Date opened Aug 2017
 Address ID # 0143348191
 Type Credit card
 Responsibility Individual

Terms Not reported
 Monthly payment Not reported
 Credit limit or original amount \$1,900
 High Balance \$1,943
 Recent payment \$163

Recent Balance \$1,941 as of Feb 2025
 This account is scheduled to continue on record until Mar 2028.

Payment history: Jun 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	ND	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	ND	CO
2023	CO	CO	CO	CO	CO	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	OK	OK	OK	OK	OK	CO	CO	CO	CO	CO	CO	CO
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941
Date Payment Received	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	May23	May23	Apr23	Mar23	Feb23
Account Balance	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941
Date Payment Received	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Feb 2023 and Jan 2025, your credit limit/high balance was \$1,900

After Dispute

CORTRUST BANK NA Partial Acct # 543668400024.... X
 PO BOX 7030 MITCHELL SD 57301; (888) 893 9826

Status (Jun 2021) Account charged off.
 \$1,941 written off. \$1,941 past due as of
 Feb 2025.

X means incomplete

Date opened Aug 2017
 Address ID # 0143348191
 Type Credit card
 Responsibility Individual

Terms Not reported X
 Monthly payment Not reported X
 Credit limit or original amount \$1,900
 High Balance \$1,943
 Recent payment \$163 as of 01/08/2021

Recent Balance \$1,941 as of Feb 2025
 This account is scheduled to continue on record until Mar 2028.
 This item was updated from our processing of your dispute in Feb 2025.

Payment history: Jun 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	ND	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	ND	CO
2023	CO	CO	CO	CO	CO	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	OK	OK	OK	OK	OK	CO	CO	CO	CO	CO	CO	CO
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Dispute Results (Continued)

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941
Date Payment Received	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	May23	May23	Apr23	Mar23
Account Balance	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941
Date Payment Received	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Jan 2025, your credit limit/high balance was \$1,900



Before Dispute

CELTIC BANK/CONFINCO Partial Acct # 534636029612....
4550 NEW LINDEN HILL RD #400 WILMINGTON DE 19808; (866) 449 4514

Status (Apr 2021) Account charged off.
\$314 written off.

Date opened
Sep 2015

Address ID #
0143348191

Type
Credit card
Responsibility
Individual

Terms
Not reported
Monthly payment
Not reported
Credit limit or
original amount
\$500
High Balance
\$533

Recent Balance
\$314 as of Feb 2025
This account is scheduled
to continue on record until
Nov 2027.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314
Date Payment Received	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23	Feb23
Account Balance	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314
Date Payment Received	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Feb 2023 and Jan 2025, your credit limit/high balance was \$500

After Dispute

7066-03-00-0000170-0007-0002746

Dispute Results (Continued)

CELTIC BANK/CONFINCO Partial Acct # 534636029612.... X

Status (Feb 2025) Paid, Closed/Never late.

4550 NEW LINDEN HILL RD #400 WILMINGTON DE 19808; (866) 449 4514

Date opened
Sep 2015Address ID #
0143348191Type
Credit card
Responsibility
Individual

Terms

Not reported

Monthly payment
Not reportedCredit limit or
original amount
\$500
High Balance
\$533Recent Balance
Not reported

Comment

Account closed at
consumer's request.

This item was updated
from our processing of
your dispute in Mar 2025.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	ND	CLS										
2024	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2023	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2022	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2021	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	ND
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314
Date Payment Received	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314
Date Payment Received	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Jan 2025, your credit limit/high balance was \$500

Before Dispute

DISCOVER BANK Partial Acct # 601120885568....

Status (Aug 2023) Account charged off.

PO BOX 30939 SALT LAKE CITY UT 84130; (800) 347 2683

\$2,208 written off. \$2,208 past due as of
Feb 2025.Date opened
May 2017Address ID #
0143348191Type
Credit card
Responsibility
Individual

Terms

Not reported

Monthly payment
Not reportedCredit limit or
original amount
\$1,700
High Balance
\$3,243

Recent Balance

\$2,208 as of Feb 2025

This account is scheduled
to continue on record until
Oct 2029.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2022	2022 In Good Standing											
2021	2021 In Good Standing											
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208
Date Payment Received	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23	Feb23
Account Balance	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,121	\$2,035	\$1,952	\$1,870	\$1,793
Date Payment Received	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	\$107	\$103	\$103	\$97	\$99
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Feb 2023 and Jan 2025, your credit limit/high balance was \$1,700

7066-03-00-0000170-0006-0002745

Dispute Results (Continued)

After Dispute

DISCOVER BANK Partial Acct # 601120885568.... X
 PO BOX 30939 SALT LAKE CITY UT 84130; (800) 347 2683

Status (Aug 2023) Account charged off.
 \$2,208 written off. \$2,208 past due as of
 Feb 2025.

X means incomplete

Date opened
 May 2017
 Address ID #
 0143348191
 Type
 Credit card
 Responsibility
 Individual

Terms
 Not reported
 Monthly payment
 Not reported
 Credit limit or
 original amount
 \$1,700
 High Balance
 \$3,243

Recent Balance
 \$2,208 as of Feb 2025
 This account is scheduled
 to continue on record until
 Oct 2029.
Comment
 Account previously in
 dispute - investigation
 complete, reported by
 data furnisher
 This item was updated
 from our processing of
 your dispute in Feb 2025.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	OK	OK	OK	OK	OK	OK	180	CO	CO	CO	CO	CO
2022	2022 In Good Standing											
2021	2021 In Good Standing											
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208
Date Payment Received	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,121	\$2,035	\$1,952	\$1,870
Date Payment Received	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	\$107	\$103	\$97
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Jan 2025, your credit limit/bal balance was \$1,700

Before Dispute

COMMUNICATION FCU Partial Acct # 433520530007....

4141 NW EXPWY ST STE 200 OKLAHOMA CITY OK 73116; (405) 879 5600

Status (Apr 2023) Account charged off.
 \$26,944 written off. \$26,944 past due as of
 Feb 2025.

Date opened
 Oct 2013
 Address ID #
 0143348191
 Type
 Credit card
 Responsibility
 Individual

Terms
 Not reported
 Monthly payment
 Not reported
 Credit limit or
 original amount
 \$25,000
 High Balance
 \$26,944
 Recent payment
 \$1,000

Recent Balance
 \$26,944 as of Feb 2025
 This account is scheduled
 to continue on record until
 Oct 2029.

Payment history: Mar 2019 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2021	2021 In Good Standing											
2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2019	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944
Date Payment Received	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	No Data	No Data	No Data	No Data

Dispute Results (Continued)

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	Apr23	Mar23	Feb23
Account Balance	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,653	\$26,367
Date Payment Received	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	\$820	\$809
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Feb 2023 and Jan 2025, your credit limit/high balance was \$25,000

If the reinvestigation does not resolve your dispute, you have the right to add a statement of up to 100 words to your file disputing the accuracy or completeness of the information.

If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you. You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly. You may provide us additional information or documents about your dispute to help us resolve it by visiting www.experian.com/upload. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013.

You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York), or within the last year for any non-employment purpose under the California Investigative Consumer Reporting Agencies Act. If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental. If you request to have your results sent to past recipients of your investigative consumer report, you have the right to designate which entities you wish to receive the updated report and which entities you do not wish to receive the update. If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information. For frequently asked questions about your credit report, please visit experian.com/consumerfaqs.

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Payment History Legend

Current / Terms met	Past due 150 Days	Voluntarily surrendered	Defaulted on contract
Past due 30 Days	Past due 180 Days	Repossession	Collection
Past due 60 Days	Creditor received deed	Paid by creditor	Charge off
Past due 90 Days	Foreclosure proceedings started	Insurance claim	Closed
Past due 120 Days	Foreclosure	Claim filed with government	No data for this period

⚠ Your Potentially Negative Account Activity

The most common items in this section are late payments, accounts that have been charged off or sent to collection, accounts settled for less than full value, and items that may need closer attention, such as transferred accounts.

Dispute Results (Continued)

Your Potentially Negative Account Activity (Continued)

AMERICAN EXPRESS Partial Acct # 3499924574460473 X

PO BOX 981537 EL PASO TX 79998; (800) 874 2717

Status (Sep 2021) Account charged off.
\$2,285 written off. \$2,206 past due as of
Aug 2023.

X Means incomplete

Date opened

May 2017

Terms

1 Months

Recent Balance

\$2,206 as of Aug 2023

Payment history: Feb 2018 - Aug 2023

Address ID #
0143348191Monthly payment
Not reportedThis account is scheduled
to continue on record until
Mar 2028.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	CO	CO	CO	CO	CO	CO	CO	CO				
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020	2020 In Good Standing											
2019	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Type

Credit card

Credit limit or
original amount
Not reported

Comment:

Account closed at credit
grantor's request.Responsibility
IndividualHigh Balance
\$4,969This item was updated
from our processing of
your dispute in Feb 2025.**BANK OF AMERICA** Partial Acct # 440066903539.... X

PO BOX 982238 EL PASO TX 79998; (800) 421 2110

Status (Nov 2021) Account charged off.
\$5,225 written off. \$5,225 past due as of
Mar 2025.Date opened
Jun 2017

Terms

Not reported

Recent Balance

\$5,225 as of Mar 2025

Payment history: Apr 2018 - Mar 2025

Address ID #
0143348191Monthly payment
Not reportedThis account is scheduled
to continue on record until
Dec 2027.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO	CO									
2024	CO	CO	CO	ND	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	ND	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	ND	CO	CO	CO	CO	CO	CO
2021	OK	OK	OK	OK	OK	ND	OK	OK	OK	OK	OK	OK
2020	OK	OK	OK	OK	OK	ND	OK	OK	OK	OK	OK	OK
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Type

Credit card

Credit limit or
original amount
\$7,500

Comment:

Account closed at credit
grantor's request.Responsibility
IndividualHigh Balance
\$7,547This item was updated
from our processing of
your dispute in Feb 2025.

Comment History

Account closed at credit grantor's request, | Feb 2025

	Feb25	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24
Account Balance	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225
Date Payment Received	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Dec23	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225	\$5,225
Date Payment Received	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Feb 2025, your credit limit/high balance was \$7,500

7065-03-00-0000170-0005-0002744

Dispute Results (Continued)

Your Potentially Negative Account Activity (Continued)

BMW FINANCIAL SERVICES/CREDIT Partial Acct # 100313.... X

Status (Sep 2024) Paid, Closed.

1400 CITY VIEW DR COLUMBUS OH 43215; (800) 578 5000

Date opened
Aug 2018Terms
72 MonthsRecent Balance
Not reported

Payment history: Sep 2018 - Sep 2024

Address ID #
0143348191Monthly payment
Not reportedThis item was updated
from our processing of
your dispute in Feb 2025.Type
Auto Loan
Responsibility
IndividualCredit limit or
original amount
\$61,853High Balance
Not reportedRecent payment
\$2,203 as of
09/14/2024

O + X means incomplete

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	OK	OK	OK	OK	OK	OK	OK	OK	CLS			
2023	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	OK	OK
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23	Nov23	Oct23	Sep23	Aug23	Jul23
Account Balance	\$1,205	\$2,139	\$3,127	\$4,050	\$5,026	\$5,992	\$6,970	\$7,886	\$8,775	\$8,775	\$10,688	\$11,628	\$13,584	\$13,558
Date Payment Received	08.19.24	07.09.24	06.20.24	05.08.24	04.10.24	03.04.24	02.14.24	01.17.24	11.30.23	11.30.23	10.05.23	08.31.23	07.01.23	07.01.23
Scheduled Payment Amount	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995
Actual Amount Paid	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$995	\$1,990	\$994	\$2,066	No Data	\$995

	Jun23	May23	Apr23	Mar23
Account Balance	\$14,498	\$15,429	\$16,358	\$17,282
Date Payment Received	06.02.23	05.02.23	04.02.23	03.02.23
Scheduled Payment Amount	\$995	\$995	\$995	\$995
Actual Amount Paid	\$995	\$995	\$995	\$995

The original amount of this account was \$61,853

CBNA Partial Acct # 512106521599.... X

PO BOX 6217 SIOUX FALLS SD 57117; (677) 818 9063

Status (Nov 2022) Account charged
off/Never late. \$2,532 written off. \$2,532
past due as of Mar 2025.Date opened
Nov 2014Terms
Not reportedRecent Balance
\$2,532 as of Mar 2025

Payment history: Apr 2018 - Mar 2025

Address ID #
0143348191Monthly payment
Not reportedThis account is scheduled
to continue on record until
May 2029.Type
Credit card
Responsibility
IndividualCredit limit or
original amount
\$2,800High Balance
\$3,604Comment:
Account closed at credit
grantor's request.This item was updated
from our processing of
your dispute in Mar 2025.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO	CO									
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	CO	CO
2021	2021 In Good Standing											
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532
Date Payment Received	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22
Scheduled Payment Amount	No Data	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532	\$2,532
Date Payment Received	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22	09.20.22
Scheduled Payment Amount	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38	\$38
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Jan 2025, your credit limit/high balance was \$2,800

7066-03-00-0000170-0004-0002743

Dispute Results (Continued)

Your Potentially Negative Account Activity (Continued)

CITI CARDS/CITIBANK Partial Acct # 542418130451.... X

PO BOX 6241 SIOUX FALLS SD 57117; (800) 950 5114

Status (Dec 2022) Account charged off/never late. \$736 past due as of Mar 2025.

Date opened
Nov 2014Address ID #
0143348191Type
Credit card
Responsibility
IndividualTerms
Not reportedMonthly payment
Not reportedCredit limit or
original amount
\$1,260
High Balance
\$2,673Recent Balance
\$1,154 as of Mar 2025This account is scheduled
to continue on record until
Jun 2029.Comment:
Account closed at credit
grantor's request.
This item was updated
from our processing of
your dispute in Mar 2025.

Payment history: Apr 2018 - Mar 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	ND	CO									
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	CO
2021	2021 In Good Standing											
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154
Date Payment Received	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154	\$1,154
Date Payment Received	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22	09.22.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	\$1,154
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Jan 2025, your credit limit/high balance was \$1,260

COMMUNICATION FCU Partial Acct # 433520530007.... X

4141 NW EXPWY ST STE 200 OKLAHOMA CITY OK 73116; (405) 879 5600

Status (Apr 2023) Account charged off.
\$26,944 written off. \$26,944 past due as of
Mar 2025.Date opened
Oct 2013Address ID #
0143348191Type
Credit card
Responsibility
IndividualTerms
Not reportedMonthly payment
Not reportedCredit limit or
original amount
\$25,000
High Balance
\$26,944Recent payment
\$1,000 as of
09/19/2022Recent Balance
\$26,944 as of Mar 2025This account is scheduled
to continue on record until
Oct 2029.This item remained
unchanged from our
processing of your
dispute in Feb 2025.

Payment history: Mar 2019 - Mar 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO	CO									
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2021	2021 In Good Standing											
2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2019	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Feb25	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24
Account Balance	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944
Date Payment Received	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	No Data	No Data	No Data

	Dec23	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	Apr23	Mar23
Account Balance	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,944	\$26,653
Date Payment Received	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22	09.19.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	\$820
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Feb 2025, your credit limit/high balance was \$25,000

Dispute Results (Continued)

Your Potentially Negative Account Activity (Continued)

CORTRUST BANK NA Partial Acct # 543668400024... X

PO BOX 7030 MITCHELL SD 57301; (888) 893 9826

Status (Jun 2021) Account charged off.
\$1,941 written off. \$1,941 past due as of
Feb 2025.Date opened
Aug 2017Address ID #
0143348191Type
Credit card
Responsibility
IndividualTerms X
Not reportedMonthly payment X
Not reportedCredit limit or
original amount
\$1,900
High Balance
\$1,943Recent payment
\$163 as of
01/08/2021Recent Balance
\$1,941 as of Feb 2025This account is scheduled
to continue on record until
Mar 2028.This item was updated
from our processing of
your dispute in Feb 2025.

Payment history: Jun 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	ND	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	ND	CO
2023	CO	CO	CO	CO	CO	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	OK	OK	OK	OK	OK	CO	CO	CO	CO	CO	CO	CO
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

O+X means incomplete

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941
Date Payment Received	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	May23	May23	Apr23	Mar23
Account Balance	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941	\$1,941
Date Payment Received	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21	01.08.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Jan 2025, your credit limit/high balance was \$1,900

DISCOVER BANK Partial Acct # 601120885568... X

PO BOX 30939 SALT LAKE CITY UT 84130; (800) 347 2683

Status (Aug 2023) Account charged off.
\$2,208 written off. \$2,208 past due as of
Feb 2025.Date opened
May 2017Address ID #
0143348191Type
Credit card
Responsibility
IndividualTerms X
Not reportedMonthly payment X
Not reportedCredit limit or
original amount
\$1,700
High Balance
\$3,243Recent Balance
\$2,208 as of Feb 2025This account is scheduled
to continue on record until
Oct 2029.Comment
Account previously in
dispute - investigation
complete, reported by
data furnisherThis item was updated
from our processing of
your dispute in Feb 2025.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2022	2022 In Good Standing											
2021	2021 In Good Standing											
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208
Date Payment Received	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,121	\$2,035	\$1,952	\$1,870
Date Payment Received	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22	11.02.22
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	\$107	\$103	\$103	\$97
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Dispute Results (Continued)

Your Potentially Negative Account Activity (Continued)

Between Mar 2023 and Jan 2025, your credit limit/high balance was \$1,700

JPMCB CARD Partial Acct # 426690206452.... X
 PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Status (Aug 2021) Account charged off.
 \$5,021 written off. \$5,021 past due as of
 Mar 2025.



Date opened
 Oct 2013

Address ID #
 0143348191

Type
 Credit card
 Responsibility
 Individual

Terms X
 Not reported X
 Monthly payment
 Not reported
 Credit limit or
 original amount
 \$5,000
 High Balance
 \$5,033

Recent Balance
 \$5,021 as of Mar 2025
 This account is scheduled
 to continue on record until
 Oct 2027.
 Comment:
 Account closed at credit
 grantor's request.
 This item was updated
 from our processing of
 your dispute in Feb 2025.

Payment history: Apr 2018 - Mar 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO	CO									
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Comment History

Account closed at credit grantor's request, Feb 2025

	Feb25	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24
Account Balance	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021
Date Payment Received	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Dec23	Nov23	Oct23	Sep23	Aug23
Account Balance	\$5,021	\$5,021	\$5,021	\$5,021	\$5,021
Date Payment Received	11.14.20	11.14.20	11.14.20	11.14.20	11.14.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data

Between Aug 2023 and Feb 2025, your credit limit/high balance was \$5,000

JPMCB CARD Partial Acct # 438857608315.... X
 PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Status (Jul 2021) Account charged off.
 \$2,617 written off. \$2,617 past due as of
 Mar 2025.

Date opened
 Jul 2013

Address ID #
 0143348191

Type
 Credit Card
 Responsibility
 Individual

Terms X
 Not reported X
 Monthly payment
 Not reported
 Credit limit or
 original amount
 \$2,500
 High Balance
 \$7,628

Recent Balance
 \$2,617 as of Mar 2025
 This account is scheduled
 to continue on record until
 Sep 2027.
 Comment:
 Account closed at credit
 grantor's request.
 This item was updated
 from our processing of
 your dispute in Feb 2025.

Payment history: Apr 2018 - Mar 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO	CO									
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Comment History

Account closed at credit grantor's request, Feb 2025

Dispute Results (Continued)

Your Potentially Negative Account Activity (Continued)

	Feb25	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24
Account Balance	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617
Date Payment Received	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Dec23	Nov23	Oct23	Sep23	Aug23
Account Balance	\$2,617	\$2,617	\$2,617	\$2,617	\$2,617
Date Payment Received	10.28.20	10.28.20	10.28.20	10.28.20	10.28.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data

Between Aug 2023 and Feb 2025, your credit limit/high balance was \$2,500

JPMCB CARD Partial Acct # 546604202031.... X
PO BOX 15369 WILMINGTON DE 19850; (800) 945-2000

Status (Oct 2021) Account charged off.
\$3,609 written off. \$3,609 past due as of
Feb 2025.

O + X means incomplete

Date opened
Oct 2013

Address ID #
0143348191

Type
Credit Card
Responsibility
Individual

Terms
Not reported
Monthly payment
Not reported
Credit limit or
original amount
\$4,200
High Balance
\$4,104

Recent Balance
\$3,609 as of Feb 2025
This account is scheduled
to continue on record until
Dec 2027.
Comment:
Account closed at credit
grantor's request.
This item was updated
from our processing of
your dispute in Feb 2025.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	ND
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609	\$3,609
Date Payment Received	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21	02.12.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23
Account Balance	\$3,609	\$3,609	\$3,609	\$3,609
Date Payment Received	02.12.21	02.12.21	02.12.21	02.12.21
Scheduled Payment Amount	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data

Between Aug 2023 and Jan 2025, your credit limit/high balance was \$4,200

7066-03-00-0000170-0002-0002741

Dispute Results (Continued)

Your Potentially Negative Account Activity (Continued)

NAVY FEDERAL CR UNION Partial Acct # 500001406095540601....

PO BOX 3700 MERRIFIELD VA 22119; (888) 842 6328

Status (Apr 2022) Account charged off.
\$16,703 written off. \$16,698 past due as of
Mar 2025.

O+X Means Incomplete

Date opened
May 2017

Address ID #
0143348191

Type
Credit card
Responsibility
Individual

Terms

Not reported

Monthly payment
Not reported

Credit limit or
original amount
\$16,600
High Balance
\$16,703

Recent Balance
\$16,698 as of Mar 2025

This account is scheduled
to continue on record until
Jul 2028.

Comment
Completed investigation
of FCRA dispute -
consumer disagrees.

Comment:
Account closed at credit
grantor's request.

This item was updated
from our processing of
your dispute in Mar 2025.

Payment history: Apr 2018 - Mar 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO	CO									
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022				CO	CO	CO	CO	CO	CO	ND	ND	CO
2021	OK	OK					OK	OK	OK	OK		
2020	OK	OK	OK		OK	OK	OK	OK	OK	OK	OK	OK
2019	2019 In Good Standing											
2018		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698	\$16,698
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Jan 2025, your credit limit/high balance was \$16,600

TINKER FCU Partial Acct # 9675552....

PO BOX 45750 OKLAHOMA CITY OK 73145; (800) 456 4828

Status (Aug 2021) Account charged off.
\$2,268 written off. \$671 past due as of Feb
2025.

Date opened
May 2017

Address ID #
0143348191

Type
Auto Loan
Responsibility
Individual

Terms

60 Months

Monthly payment
Not reported

Credit limit or
original amount
\$9,581
High Balance
Not reported

Recent Balance
\$671 as of Feb 2025

This account is scheduled
to continue on record until
Dec 2027.

This item remained
unchanged from our
processing of your
dispute in Feb 2025.

Payment history: Mar 2018 - Feb 2025

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	CO	CO										
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021							180	CO	CO	CO	CO	CO
2020	OK	OK	OK	OK	OK		OK	OK	OK	OK	OK	OK
2019	2019 In Good Standing											
2018		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$670	\$669	\$667	\$666	\$665	\$663	\$662	\$660	\$659	\$658	\$656	\$655	\$654	\$652
Date Payment Received	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23	08.11.23
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Dispute Results (Continued)

Your Potentially Negative Account Activity (Continued)

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$651	\$650	\$648	\$647	\$2,333	\$2,326	\$2,319	\$2,313	\$2,306
Date Payment Received	08.11.23	08.11.23	08.11.23	08.11.23	01.01.23	01.01.23	01.01.23	01.01.23	01.01.23
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	\$1,690	No Data	No Data	No Data	No Data	No Data

The original amount of this account was \$9,581

TINKER FCU Partial Acct # 470415150098.... X
 PO BOX 45750 OKLAHOMA CITY OK 73145; (800) 456 4828

Status (Mar 2021) Credit card reported lost or stolen, closed.

X means incomplete

Date opened May 2017	Terms Not reported	Recent Balance Not reported	Payment history: Jun 2017 - Mar 2021
Address ID # 0143348191	Monthly payment Not reported	Comment: Credit card lost or stolen.	JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC
Type Credit card	Credit limit or original amount \$5,000	This item remained unchanged from our processing of your dispute in Feb 2025.	2021 OK CLS
Responsibility Individual	High Balance \$5,105		2020 OK OK OK OK OK OK OK OK OK OK OK
			2019 2019 In Good Standing
			2018 2018 In Good Standing
			2017 OK OK OK OK OK OK OK

TINKER FCU Partial Acct # 470415150086.... X
 PO BOX 45750 OKLAHOMA CITY OK 73145; (800) 456 4828

Status (Oct 2021) Account charged off. \$4,378 written off. \$1,010 past due as of Oct 2021.

X means incomplete

Date opened May 2017	Terms Not reported	Recent Balance \$4,378 as of Oct 2021	Payment history: Mar 2019 - Oct 2021
Address ID # 0143348191	Monthly payment Not reported	This account is scheduled to continue on record until Apr 2028.	JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC
Type Credit card	Credit limit or original amount \$5,000	Comment: Account closed at credit grantor's request.	2021 OK OK OK ND
Responsibility Individual	High Balance \$5,105	This item remained unchanged from our processing of your dispute in Feb 2025.	2020 OK OK OK OK OK OK OK OK OK OK OK
			2019 OK OK OK OK OK OK OK OK OK OK OK

👍 Your Positive Account Activity

These accounts may stay on your credit report for as long as they are open. Closed or paid-off accounts may continue to appear on your report for up to 10 years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

✓ Great job paying these accounts on time! Payment history is the biggest factor of your credit score.

CELTIC BANK/CONFINCO Partial Acct # 534636029612....
 4550 NEW LINDEN HILL RD #400 WILMINGTON DE 19808; (866) 449 4514

Status (Feb 2025) Paid, Closed/Never late.

Type Credit card	Date opened Sep 2015	Address ID # 0143348191	Credit limit or original amount \$500	Recent Balance Not reported	Responsibility Individual
Terms Not reported	Monthly payment Not reported	High Balance \$533		Comment Account closed at consumer's request.	This item was updated from our processing of your dispute in Mar 2025.

Dispute Results (Continued)**Your Positive Account Activity (Continued)**

	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23
Account Balance	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314
Date Payment Received	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23
Account Balance	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314	\$314
Date Payment Received	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20	09.17.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Mar 2023 and Jan 2025, your credit limit/high balance was \$500



TINKER FCU Partial Acct # 9675552....

Status (Aug 2018) Paid, Closed/Never late.

PO BOX 45750 OKLAHOMA CITY OK 73145; (800) 456 4828

Type	Date opened	Address ID #	Credit limit or original amount	Recent Balance	Responsibility
Auto Loan	May 2017	0143348191	\$12,605	Not reported	Individual
Terms	Monthly payment	High Balance			This account is scheduled to continue on record until Aug 2028.
60 Months	Not reported	Not reported			This item remained unchanged from our processing of your dispute in Feb 2025.